

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MARK R. MCKENZIE
MEGAN E. MCKENZIE
Debtor(s)

Case No. 15-24516GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2015.
- 2) The plan was confirmed on 03/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/22/2016.
- 5) The case was dismissed on 11/03/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,965.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,850.00
Less amount refunded to debtor	\$1,500.00

NET RECEIPTS: **\$6,350.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,039.60
Court Costs	\$0.00
Trustee Expenses & Compensation	\$247.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,287.05**

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BANK CORPORATION	Unsecured	330.95	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	3,988.88	3,988.88	3,988.88	0.00	0.00
AMERICAN EXPRESS	Unsecured	849.73	849.73	849.73	0.00	0.00
AMERICAN EXPRESS	Unsecured	897.00	897.00	897.00	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	75.15	75.15	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	133,514.00	128,451.20	0.00	5,062.95	0.00
BAYVIEW LOAN SERVICING LLC	Secured	NA	0.00	0.00	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	9,399.86	9,399.86	0.00	0.00
BENEFICIAL FINANCE/CDC(*)	Unsecured	12,000.00	NA	NA	0.00	0.00
BURTON NEIL	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	3,899.21	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	3,464.00	1,665.31	1,665.31	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	2,005.00	2,600.84	2,600.84	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	26,760.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	2,892.72	3,187.19	3,187.19	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	634.23	634.23	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	62,250.00	3,276.27	3,276.27	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	61,037.00	61,037.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,007.00	NA	NA	0.00	0.00
MT LEBANON SD & MUNIC OF MT LI	Priority	3,193.91	5,838.10	5,838.10	0.00	0.00
MUNICIPALITY OF MT LEBANON (ST	Secured	NA	224.00	224.00	0.00	0.00
MUNICIPALITY OF MT LEBANON (ST	Secured	NA	102.78	102.78	0.00	0.00
MUNICIPALITY OF MT LEBANON (SV	Secured	0.00	2,389.02	2,389.02	0.00	0.00
MUNICIPALITY OF MT LEBANON (SV	Secured	5,072.00	3,800.22	3,800.22	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	7,080.09	7,080.09	7,080.09	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	594.98	594.89	594.89	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	509.23	551.43	551.43	0.00	0.00
PNC BANK NA	Unsecured	21,994.31	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,773.30	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,789.71	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,474.40	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VANDA LLC	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$5,062.95	\$0.00
Mortgage Arrearage	\$9,399.86	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$67,553.02	\$0.00	\$0.00
TOTAL SECURED:	\$76,952.88	\$5,062.95	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,194.46	\$0.00	\$0.00
TOTAL PRIORITY:	\$16,194.46	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,044.65	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,287.05</u>	
Disbursements to Creditors	<u>\$5,062.95</u>	
TOTAL DISBURSEMENTS :		<u>\$6,350.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.